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**From :** Melbia S. Dixon for William Ellis  
**Sender's Direct Dial :** 202 295 4065  
**Date :** 6/14/06  
**Atty. Docket No.:** 057898-0105  
**Application No.:** 09/676,956  
**Filing Date:** October 2, 2000  
**Title:** METHOD AND SYSTEM FOR PROCESSING  
 FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY  
 REMOTE FROM A FINANCIAL INSTITUTION

**MESSAGE:**

Attached are the following documents in connection with the above-identified application:

- Amendment Transmittal with EOT (1 mnth) (3 pgs.);
- Amendment & Reply (36 pgs.)
- Credit Card Payment Form (1 pg.)

**CERTIFICATION**

I hereby certify that the above-listed documents are transmitted by facsimile to the U.S. Patent and Trademark Office on the date shown below.

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Atty. Dkt. No. 057898-0105

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Danne L. Buchanan, et al.  
Title: METHOD AND SYSTEM FOR  
PROCESSING FINANCIAL  
INSTRUMENT DEPOSITS  
PHYSICALLY REMOTE FROM  
A FINANCIAL INSTITUTION  
Appl. No.: 09/676,956  
Filing Date: 10/02/2000  
Examiner: Nguyen, Nga B.  
Art Unit: 3628

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AMENDMENT AND REPLY UNDER 37 CFR 1.111

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Office Action dated February 14, 2006,  
concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page  
2 of this document.

Remarks/Arguments begin on page 35 of this document.

Please amend the application as follows: